



OFFICE OF INSURANCE AND SAFETY FIRE COMMISSIONER

JOHN W. OXENDINE
COMMISSIONER OF INSURANCE
SAFETY FIRE COMMISSIONER
INDUSTRIAL LOAN
COMMISSIONER
COMPTROLLER GENERAL

Seventh Floor, West Tower
2 Martin Luther King Jr. Dr.
Atlanta, Georgia 30334
(404) 656-2056 or (404) 656-4031
www.gainsurance.org

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Office of Commissioner of Insurance, State of Georgia Life and Health Division

General Filing Instructions Highlights and Hints For Policy Form and Rate Filings

Submit filings in duplicate, with duplicate cover letters. If you want to receive official, stamped copies of forms when we act on them, include a self-addressed, postage paid return envelope.

Your cover letter should clearly specify:

1. The full name and NAIC number of the insurer;
2. The general type of insurance (life, health, credit);
3. The specific type of forms submitted (universal life, preferred provider, credit life etc.);
4. Whether the forms are new forms or replace existing forms;
5. A brief description of each form. Also point out unique features and material changes, where applicable to resubmissions or replacement forms.
6. A statement regarding method of distribution/ marketing. (Direct mail, agent, broker)
7. A statement regarding domiciliary state approval status.

In the case of resubmissions, please specifically address your response to the Forms Analyst who worked the original submission and prominently indicate in the cover letter that this is a resubmission. In filing resubmissions, please resubmit the entire contract/form. Although not required, for complex resubmissions we find it is helpful if you also supply an extra (third) copy, redlined or highlighting the changes. Resubmissions generally receive priority attention and do not require additional filing fees.

Each form must be identified with a unique form number which should appear in the lower left corner of the face page. Submit proposed forms completed in "John Doe" fashion.

Enclose Insurance Form/Medicare Supplement Advertising fee worksheet, properly completed with your company's specific information, so that we may efficiently process required fees.

Georgia Filing fees are \$25 per form, \$75 per rate filing. In the case of extensive submissions including multiple, related forms there is a maximum fee of \$1,000 per submission. Georgia form filing fees are retaliatory. If you are domiciled in a state which imposes a fee schedule higher than Georgia's, you must pay the higher fees for your filings in this state.

Georgia has a period of 90 days from receipt in which to review policy filings. We may extend the review period for another 90 days by letter, although historically this has not often been necessary.

Companies are respectfully requested to minimize phone calls and faxes to the department for status on pending submissions. Status calls or faxes about original form submissions pending less than 45 days are discouraged. Such calls and faxes divert staff time and resources in reviewing and processing pending submissions.

Please refer to O.C.G.A. Section 33-24-9 and Rule 120-2-10-.06 of the Rules and Regulations of the Georgia Insurance Department for a more complete description of the legal aspects of general filing requirements.